

## 600 RETIREMENT BENEFITS

**601 Eligibility for Service Retirement.** Any vested member in Group I shall be eligible for full service retirement upon reaching age 60 or completing 30 years of service. Employees who became members before July 1, 1979 acquire vested rights after four years of creditable service. State employees who become members after July 1, 1979, may acquire vesting after five years. Participating political subdivisions must pass a resolution authorizing five-year vesting; otherwise, vesting rights are acquired after 10 years.

**602 Computing Benefits for Service Retirement for Group I Members.** The formula for computing monthly benefits consists of the average of the member's five highest consecutive years of salary, years of creditable service, and the social security integration level. For example, a member 60 years of age, retiring in 2000 with 30 years of service and with an average of the five highest consecutive years of salary of \$36,000 will be eligible for a maximum monthly retirement benefit of \$1,436.

### Sample Calculation

Assumptions										
Member	-	Age 60	.0150	X	\$ 36,000	X	30	\$	16,200	
Beneficiary	-	Age 60	.0025	X	3,000	X	30		225	
Service	-	30 years	Annual TCRS Benefit						\$	16,425
AFC	-	\$36,000							÷	12
SSIL (2000)-		\$33,000	Monthly TCRS Benefit						\$	1,368
								X	1.05	
								\$	1,436	

**Note:** A member's average final compensation (AFC) is the average annual earnable compensation during the five (5) consecutive years of creditable service affording the highest average. The AFC will not include more than five (5) longevity payments, five (5) career ladder payments, or five (5) summer school payments.

\* The benefit improvement percentage (BIP) is equal to 5% of the retiree basic benefit. This is an optional provision available to political subdivisions.

The social security integration level is subject to change based on the social security wage base. Refer to Exhibit I for a schedule of estimated benefits payable to members retiring during 2000.

**603 Social Security Integration Level (SSIL)** means, for the calendar year in which the member retires, the average annual amount of salary for which social security would be provided (rounded to the nearest multiple of \$600) based on an employee age 65 who is earning an amount equal to the social security wage base.

The Social Security Integration level applicable to the calendar year in which retirement occurs shall be as follows:

Calendar Year	Social Security Integration Level
2001	\$ 35,400
2002 (projected)	\$ 36,600

**604 Actuarial Equivalent.** Any teacher or general employee who remains in service after age 65 may receive the greater of a service retirement allowance or the actuarial equivalent of the benefit payable at age 65. The actuarial equivalent is determined by tables provided by the actuary and any option selected will be based on the member's and beneficiary's actual ages on the date of retirement. This benefit is optional for political subdivisions and shall not be effective unless approved by the chief governing body.

**605 Minimum Retirement Allowance, Group I.** There are two minimum benefit rates for Group I retirees. These rates are determined by the number of years of creditable service.

If a member has less than 10 years of service, the monthly benefit rate is \$7 for each year of service.

EXAMPLE: A member age 60 retiring with nine years of service would receive  $\$7 \times \text{nine years} = \$63$  per month.

If a member has 10 years or more of service, the monthly benefit rate is \$8 for each year of service.

EXAMPLE: A member age 60 retiring with 10 years of service would receive  $\$8 \times 10 \text{ years} = \$80$  per month.

Benefits payable under the minimum retirement allowance before reductions cannot exceed 100% of the member's average final compensation.

The minimum benefit for political subdivision employees will be \$7 per month per year of service unless the governing body has passed a resolution to pay the \$8 minimum benefit prior to May 15th of any given calendar year.

**606 Early Service Retirement for Group I Members.** Any member who has attained age 55 and vested is eligible for an early service retirement allowance. Benefits are computed in the same manner as a service retirement allowance except there is a permanent reduction of .4% for each month the member's date of early retirement precedes his service retirement date. For the purpose of determining an early service retirement allowance, the reduction factor most favorable to the member is used.

The requirement for a normal service retirement allowance is that a member be age 60 or have 30 years of service. If a member retires on an early service retirement at age 59 with 20 years of service, benefits would be computed as if the member were retiring one year early based on his age, rather than on his years of service since this would provide the member with a larger benefit. The same would hold true if the member were 58 with 29 years of service. Retirement benefits would be reduced by one year of service rather than by two years on age.

**607 Early Service Retirement Reduction Factors.** The early service retirement benefits are reduced to the following percentages of service retirement allowance:

1 year early	95.2%
2 years early	90.4%
3 years early	85.6%
4 years early	80.8%
5 years early	76.0%

## **608 Retirement**

A. Vested Retirement. Upon reaching age 55, a vested member with less than 10 years of service is eligible for a vested retirement allowance. The member's benefit is reduced for early retirement

as set out in Section 607. In addition, his vested benefits shall be limited to the following percentages of an early service retirement allowance:

5 years	25%
6 years	40%
7 years	55%
8 years	70%
9 years	85%
10 years	100%

Example: A member age 56 with eight years of service and an average final compensation of \$15,000 would draw a monthly retirement benefit of \$89.08.

$$.015 \times \$15,000 = \$225 \times 8 \text{ yrs. of service} = \$1,800 \div 12 = \$150$$

\$150.00	
x 80.8%	Early retirement reduction (age reduction)
\$121.20	
x 70.0%	Vested retirement reduction
\$ 84.84	
x 1.05	Benefit Improvement Percentage
\$ 89.08	

Prior to becoming vested, members are not eligible for any retirement benefits. Applicable to political subdivision employees only if resolution is passed.

- B. 25-Year Retirement. A member may retire prior to age 55 upon attaining 25 years of creditable service. In this situation the member's benefit will be the actuarial equivalent of the benefit computation for early service retirement that the member could have received at age 55.

The following example shows the formula used for computing the TCRS retirement allowance for a member with 25 years of service. The example uses a 50 year old member retiring in 2000 five years before his service retirement date.

### Sample Calculation

Assumptions								
Member	-	Age 55	.0150	X	\$30,000	X	25	\$ 11,250
Service	-	25 years	*.0025	X	0	X	25	0
AFC	-	\$30,000	Subtotal					\$ 11,250
*SSIL	-	\$33,000						÷ 12
(2000)			Subtotal					\$ 937
			** Reduction Factor					X .7600
			Monthly TCRS Benefit					\$ 712
			Benefit Improvement Percentage***					X 1.05
			Maximum Monthly TCRS Benefit					\$ 746

\* If the member's AFC does not exceed the SSIL in the year the member retires, this step is omitted from the benefit calculation.

\*\* The benefit is reduced 4/10 percent for each month the member retires early. The reduction factor is calculated from service or age requirements (whichever the member is closest to meeting) in order to give the member the best benefit.

\*\*\* Benefit Improvement Percentage is optional to local government employers.

Political subdivisions must pass a resolution authorizing this provision unless the political subdivision's date of participation is July 1, 1985 or after in which case this provision is automatically a part of the plan.

**609 Ordinary Disability Retirement Qualifications.** Any member in Group I who has five years of service is eligible for an ordinary disability benefit provided the same disability did not exist prior to becoming a member. He must be disabled prior to termination of service and the medical panel must agree the member is totally and permanently disabled. In addition, he must be unable to engage in any substantial gainful activity as the result of a mental or physical impairment which can be expected to last for a continuous period of not less than 12 months.

- A. Ordinary Disability Retirement Allowance. An ordinary disability retirement allowance is computed as set out for service retirement for Group I members (See Sections 602 and 605). Disability retirement benefits computed under Section 602 will be limited to 90% of the retirement allowance. If the member has reached the conditions of service retirement (age 60 or 30 years of service), benefits are computed under the normal service retirement provisions.
- B. Projected Years Under the Ordinary Disability Retirement Allowance. If a member of Group I qualifies for a disability benefit under the ordinary disability provision with less than 20 years of service, his benefits are computed as though he had 20 years of service. However, the projected years cannot exceed what the member would have earned in his own right had he remained in service to age 60. For example, if the member is age 50 with five years of service, his benefits would be computed on 15 years of service because he would have earned only 10 years had he remained in service from age 50 to age 60.

This example shows the formula method used for computing an ordinary disability allowance. The example uses a disabled member who retires under the maximum plan in 2000 with 10 years of actual service and 10 years of projected service.

Benefit Rate	AFC	Years of Creditable Service	
.0150 x	\$36,000 x	20 =	\$10,800.00
Benefit Rate	AFC In Excess of SSIL	Years of Creditable Service	
.0025 x	\$3,000 x	20 =	150.00
			\$ 10,950.00
			\$10,950.00
Disability Factor			x .9
Annual Disability Benefit			\$9,855.00
			÷ 12
Monthly Disability Benefit			\$ 821.25
			x 1.05
			\$ 862.31

**610 Filing for an Ordinary Disability Retirement Allowance.** Upon request by the member, the retirement system will furnish the member an Application for Retirement, a Statement of Disability to be completed by the member, Attending Physician's Report of Disability, and Vocational History Form (all forms Exhibit II). The Application for Retirement, the Statement of Disability, and the Vocational History form should be mailed together directly to the retirement system. The Attending Physician's Report should be mailed by the physician to the retirement system.

If a member waits for several months after termination of service before filing for a disability retirement allowance, evidence must be submitted to document that the disability existed prior to termination of service. If contributions have been withdrawn prior to filing for a disability retirement allowance, the retirement system will not pay any benefits.

- 611 Processing Application for Disability.** Upon receipt of the Application for Retirement, the Statement of Disability, Vocational History and the Attending Physician's Report, the latter three are furnished to the Medical Panel. If the Medical Panel finds the member disabled, a recommendation to the fact will be made to the retirement system and the member will be placed on disability retirement. An employer should not advise an employee to terminate his employment prior to the TCRS Medical Panel ruling that the applicant is, in fact, disabled and eligible to receive disability benefits.
- 612 Disability Appeal.** An applicant who is denied disability benefits may request that his case be reconsidered if he has new medical evidence to support his request. No case will be reconsidered without medical evidence which was not included in the original application. The member must submit medical information for reconsideration within 90 days from the date his disability request was denied.

If the applicant cannot produce new evidence and he still wishes to appeal the original decision or if the decision is reconsidered and subsequently denied, he may appeal the decision to the Director of the Division of Retirement. If the member is later denied by the Director, he may request a hearing before the TCRS Board of Trustees. A hearing before the Board of Trustees to appeal the denial of disability benefits is the member's final administrative remedy. If the member is still not satisfied with the decision, his only remaining course of action is to seek relief through civil proceedings.

- 613 Accidental Disability.** A member who becomes totally and permanently disabled as the result of an accident or physical violence against his person, occurring while in the performance of duty without negligence on his part, may be retired on an accidental disability retirement allowance. The member must apply for this benefit and must be recommended by the Medical Panel and the Board of Trustees for a disability allowance. In addition to completing the forms required for ordinary disability retirement, an accidental disability retirement applicant must also file a Report of Accidental Disability (Exhibit III).

For those members joining the TCRS prior to 7/1/97, the benefit shall equal one-half of the member's average final compensation divided by 12 to determine the monthly retirement allowance. If the member receives a social security disability benefit or attains age 62, his retirement allowance from this system is reduced to one-third of his average final compensation. For those members joining the TCRS after 7/1/97, the benefit shall be calculated the same as ordinary disability (609 B).

- 614 Worker's Compensation - Board of Claims.** A member receiving disability retirement benefits and Worker's Compensation or any payment from the State Board of Claims, will have his benefits limited so that the total benefits payable do not exceed 75% of his average final compensation. Compensation includes any payments except those made for hospital or medical expenses. Any lump-sum payment shall be prorated over the appropriate period of time.
- 615 Income After Disability Retirement.** Annually every member who retired on a disability benefit and who has not reached the conditions of a normal service retirement shall be required to submit a report of annual earnings other than those from retirement or social security. The law provides that if a disability retiree is engaged in substantial gainful employment, his monthly benefit will be suspended. Work which results in earning \$8,400 per year (or \$700 per month) will be considered substantial gainful employment.

**616 Medical Examination after Retirement.** A disability retiree is subject to a medical reevaluation on an annual basis until he reaches age 60. The retired member will be responsible for submitting current medical evidence to substantiate a continuous disabling condition.

**617 Retirement Options.** When a member retires, a benefit plan must be selected. The member may select the regular plan or select a reduced plan (I-IV) to provide the beneficiary with a lifetime monthly benefit at the member's death. Only one person may be named as beneficiary under the options. If an optional payment plan is selected, the regular plan will be reduced to an actuarially determined percentage based on the ages, at retirement, of the retiree and the beneficiary. The member has 30 days from the date of his notice of retirement letter to change benefit plans. After 30 days, the benefit election is irrevocable.

- A. Regular or Maximum Plan. Maximum monthly benefits are paid to the member for life, with all monthly benefits ceasing at death. The designated beneficiary is entitled to a lump-sum payment of any remaining contributions which had been made by the member and which were not returned to the member in the form of retirement benefits.
- B. Option I-100% Joint and Survivor. A reduced retirement allowance payable during the retired member's life, with the provision that it will continue after his death for the life of, and to, his designated beneficiary.
- C. Option II-50% Joint and Survivor. A reduced retirement allowance payable during the retired member's life, with the provision that it will continue after his death at one-half the rate paid to him and be paid for the life of, and to, his designated beneficiary.
- D. Option III-Modification of Option I. A reduced retirement allowance payable during the retired member's life with the provision that it will continue after his death for the life of, and to, his designated beneficiary. If the designated beneficiary dies before the retiree, the retirement allowance will revert to the maximum amount.
- E. Option IV-Modification of Option II. A reduced retirement allowance payable during the retired member's life, with the provision that it will continue after his death at one-half the rate paid to him and be paid for the life of, and to, his designated beneficiary. If the designated beneficiary dies before the retiree, the retirement allowance will revert to the maximum amount.
- F. Social Security Leveling Plan. The Social Security Leveling Plan is available to members who retire prior to age 62 and who have Social Security coverage through TCRS. This plan provides an increased benefit so that the member's benefit before and after age 62 is approximately the same amount. Under the leveling plan, the member receives an increased benefit from TCRS until age 62. This increase is based on an estimate of benefits from the Social Security Administration. After age 62, the member's benefit from TCRS is reduced by the estimated Social Security benefit. The reduced TCRS benefit plus the member's Social Security benefit should equal the benefit the member was receiving prior to age 62. **If a member chooses the Social Security Leveling Plan, he should also apply for his Social Security at the appropriate time as selection of this plan does not affect Social Security.**

**Sample Calculation Social Security Leveling Benefit Plan**

<b>Assumptions</b>			<b>TCRS Benefit Amount</b>	
Member	-	Age 55	Estimated Social Security Benefit	\$ 800
Service	-	30 years	Actuarial Age Factor Based on Age at Retirement	X .494465
Social Security Estimated Benefit at Age 62	-	\$ 800	Subtotal	\$ 395
TCRS Monthly Benefit Under Regular Plan	-	\$ 1,436	TCRS Regular Monthly Benefit	\$ 1,436
AFC	-	\$36,000	Benefit Payable up to Age 62	\$ 1,831
			Estimated Social Security Benefit at Age 62	- 800
			Benefit Payable After Age 62	\$ 1,031
<b>Examples of SSL Actuarial Factors</b>			<b>Monthly Benefit Amount Before Age 62</b>	
Age 54	-	.449715	Paid from TCRS	\$ 1,831
Age 55	-	.494465	Paid from Social Security	0
Age 56	-	.544336	Total	\$ 1,831
Age 57	-	.600029		
Age 58	-	.662362		
Age 59	-	.732295		
Age 60	-	.810953		
Age 61	-	.899665		
			<b>Monthly Benefit Amount After Age 62</b>	
			Paid from TCRS	\$ 1,031
			Paid from Social Security	\$ 800
			Total	\$ 1,831
<p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1. This optional plan is available to any member with social security coverage through TCRS who retires prior to age 62.</li> <li>2. Social Security Leveling Plan is not available to those members retired under disability retirement if the disabled retiree is also receiving disability Social Security benefits.</li> <li>3. In order for TCRS to figure this benefit, you must provide TCRS with an estimate from the Social Security Administration based on retirement at age 62. If an estimate is obtained from a local Social Security office, the estimate must be signed by a Social Security Administration officer.</li> <li>4. In order to start your social security benefit, you must file an application with the Social Security Administration. For information on social security, call 1-800-772-1213.</li> </ol>				

**618 Lump Sum Death Benefits.** Upon the death of a member prior to retirement, the designated beneficiary will receive a lump sum refund of the member's accumulated contributions and interest. If the member was in active membership service or within 120 days of his last paid day of service at the time of his death (provided he had not retired or been refunded), the designated beneficiary may receive a double refund of this accumulated balance. If the member had designated multiple beneficiaries, the amount payable would be divided equally among the beneficiaries.

**619 Monthly Annuity Death Benefits.** In lieu of the benefit described in Section 618, the designated beneficiary may be entitled to one of several special in service death benefits. In service is defined as death occurring within 120 days of the last paid date, and the member had not retired or been refunded. Multiple beneficiaries are not eligible for benefits under this section. They are only eligible for the benefit described in Section 618.

A. State Employees and Teachers

1. Automatic Option I - An Automatic Option I monthly benefit is available upon the death of a member in Group I who dies in service provided that at the time of his death he has 10 years of creditable service and the spouse is the designated beneficiary.
2. Accidental Death Benefit - If the death of a teacher or state employee in Group I or Group III is determined to be the natural and proximate result of an accident or was occasioned as the direct result of physical violence against his person while in the actual performance of duty, an annuity equal to one-half his average final compensation may be payable in lieu of the above. This benefit is payable to the surviving spouse. If there is no surviving spouse, the benefit is divided among the minor children until majority status is attained. Medical evidence must conclusively document that the accident occurred in the actual performance of duty. Benefits payable under this provision will be coordinated with total benefits payable by the Board of Claims, Claims Commission or Social Security due to the member's death so as not to exceed the member's average final compensation.
3. Monthly Annuity Death Benefit - This benefit provides that upon the death of a member in service who has completed 10 years of creditable service, a retirement allowance shall be paid to the named beneficiary. This benefit may be elected in lieu of any other benefit to which the beneficiary may be entitled to receive. This monthly benefit is determined by converting the amount of the lump sum refund into a monthly annuity payable over a period of 120 months (10 years). In the event the beneficiary dies prior to receiving all the benefits, a lump-sum payment shall be made to the estate equal to the actuarial equivalent of the monthly benefit due over the remaining months in the 10-year period.
4. In Service Option I - This benefit provides that upon the death of a member who has reached eligibility for early or service retirement and has named one person as beneficiary, a retirement allowance under Option I shall be paid to the designated beneficiary. The In Service Option I provides for the designation of any beneficiary to receive the largest monthly benefit of the options payable upon the death of a member.

B. Political Subdivision Employees

1. Automatic Option I - An Automatic Option I monthly benefit is available upon the death of a member in Group I who dies in service provided that at the time of his death he has 10 years of creditable service and the spouse is the designated beneficiary. This spousal benefit is optional for participating political subdivisions. Political subdivisions whose date of TCRS participation is prior to July 1, 1983 must pass a resolution authorizing this benefit. Political subdivisions whose date of participation is July 1, 1983 or after automatically provide this optional death benefit to their employees.



2. **Monthly Annuity Death Benefit** - This benefit provides that upon the death of a member in service who has completed 10 years of creditable service, a retirement allowance shall be paid to the named beneficiary. This benefit may be elected in lieu of any other benefit to which the beneficiary may be entitled to receive. This monthly benefit is determined by converting the amount of the lump sum refund into a monthly annuity payable over a period of 120 months (10 years). In the event the beneficiary dies prior to receiving all the benefits, a lump-sum payment shall be made to the estate equal to the actuarial equivalent of the monthly benefit due over the remaining months in the 10-year period.
  3. **In Service Option I** - This benefit provides that upon the death of a member who has reached eligibility for early or service retirement and has named one person as beneficiary, a retirement allowance under Option I shall be paid to the designated beneficiary. The In Service Option I provides for the designation of any beneficiary to receive the largest monthly benefit of the options payable upon the death of a member.
- C. The monthly retirement allowance payable under the provisions outlined above will be effective on the day the death occurs or the date the deceased member's annual leave is exhausted; whichever is later. The Automatic Option I benefit is reduced .4% for each month a member's death precedes his service retirement date.

**620 Estimate of Benefits.** Upon request from any employee, an estimate of future benefits will be provided if the following information is furnished:

- A. Full name and current address;
- B. Social security number;
- C. Estimated date of retirement;
- D. Present annual salary;
- E. Date of birth;
- F. Name and date of birth of the person selected as a beneficiary to calculate the optional benefit plans.

**621 Completion of the Application for Retirement.** The member must complete all applicable spaces on the front page of the retirement application and execute it before a notary public. The Application for Retirement (Exhibit IV) must be completed on the back by the last employer.

If the member has accrued compensatory time or annual leave at the time of his termination, he may elect to have such leave extended on the payroll or paid in a lump sum. The date of retirement becomes effective the day all leave is terminated. If the lump sum is selected, no contributions are deducted or reported to TCRS.

The application for retirement should not be submitted to the retirement system more than 150 days prior to the effective date of retirement. An application can be backdated 150 days from the date received by the retirement office as long as the effective date of retirement follows the date of his separation from service.

Example: If a member terminates June 30 and waits until November 28 to file an application, benefits will be retroactive to July 1.

If a member terminates June 30 and files an application June 30, benefits will begin July 1.

TCRS will acknowledge all retirement applications upon receipt. Any member who does not receive an acknowledgment within two weeks of filing with the TCRS should notify our office. The member will also receive a notice of retirement letter (Exhibit V) when the benefit is added to the retired payroll.

**622 Garnishment, Attachment or Assignment of Contributions or Benefits.** Retirement allowance and accumulated contributions of a member are not subject to voluntary or involuntary execution, attachment, garnishment, or assignment except under the following conditions:

- A. The state may claim from the member's accumulated contributions any amounts owed to the state upon the member's termination from service. Any remaining contributions upon satisfaction of the state's claim, shall be paid to the member;
- B. Any member who is found to owe money to the state upon retirement and who elects a monthly benefit shall have his debt satisfied from his monthly benefit; and,
- C. Under certain conditions, claims for child support may be satisfied.

**623 Overpayment and Underpayment.** The law governing the retirement system requires that any error which results in a member or beneficiary receiving more or less than he is entitled to receive must be corrected and adjusted accordingly. If an overpayment is made, this amount must be reimbursed to the system. The amount should be paid in a lump sum. Individual circumstances, however, will be taken into consideration.

**624 Reemployment of a Retiree.** Should any retiree be reemployed in a position covered by the TCRS, his retirement allowance shall be discontinued and any election of an option shall be voided. Upon the return to service, a noncontributory member is automatically covered; however, a contributory member has the choice of becoming a member again and accruing additional creditable service or he may elect not to participate. If he does not elect to participate, he must complete a Notice of Non-Election Waiver of Right to Participate, which waives all rights to claim any retirement credit for such periods of reemployment. This form must be executed before a notary public and returned to the TCRS.

If he elects to participate, he must complete a Membership Form. This form must also be executed before a notary public and returned to the Membership Section. (See Exhibit I in Chapter 200.) Return under a contractual relationship is generally a return to employment that does not circumvent the return to service provisions.

Upon subsequent retirement, if he remains in service for three years or more, these years of service are added to the years earned prior to retirement and benefits are recomputed. He again is eligible to select an option. If he does not remain in service for as much as three years, his benefits are computed on the years of service earned after returning to service and added to the original benefit. The original option stays in effect. **It is recommended that the employer contact the Benefits Section prior to reemployment of a TCRS retiree.**

**625 Employment of a Retired General State Employee by a Political Subdivision.** A retired general state employee may accept employment with a political subdivision without loss or suspension of retirement benefits under the following conditions:

- A. The retirement benefits received by the retired state employee shall not include compensation for any disability; and
- B. The retired state employee shall not be eligible to accrue additional retirement benefits as a result of employment with the political subdivision.

**626 Temporary Employment.** (See Exhibit VI) Any retired member of the TCRS, except those receiving a disability retirement allowance, may return to service in a position covered by this system and continue to draw his retirement allowance under the following conditions:

- A. Employment may not exceed 100 days or the equivalent thereof in a 12 month period.
- B. Retirees employed as teachers by an institution of higher education are limited to 21 quarter hours or 15 semester credit hours.
- C. Certain teachers may extend the 100 days under very specific limited conditions. See the Temporary Employment Form.

When the retiree begins temporary employment, he and the employer must complete the temporary employment form and send it to the TCRS. The TCRS must be notified by letter when the retiree's temporary employment reaches the 100 day limit and/or when employment is terminated to avoid possible overpayment or suspension of the monthly benefit. A new form must be completed for each 12 month period.

#### **EXHIBIT I**

Schedule of Estimated Benefits for those Group I Members who Retire in 2000

#### **EXHIBIT II**

- A. Statement of Disability by the Member
- B. Attending Physician's Report of Disability
- C. Vocational History

#### **EXHIBIT III**

Report of Accidental Disability

#### **EXHIBIT IV**

Application for Retirement

#### **EXHIBIT V**

Notice of Retirement Letter

#### **EXHIBIT VI**

Temporary Employment Form

#### **EXHIBIT VII**

Notice of Non-election Waiver of Right to Participate